

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

| CITE | APPLICABLE TO: | | | |
|---|-----------------------|--------------------|---------------------|-------------|
| | ALL STATE BANKS | NON- FED MEM | STATE FED MEM | REF ONLY |
| LAWS, RULES, AND REGULATION | | | | |
| Texas Constitution | | | | |
| <i>Section 50, Article XVI – Home Equity</i> | ✓ | | | |
| Texas Property Code | | | | |
| <i>Section 53 (Mechanics Liens)</i> | ✓ | | | |
| Texas Finance Code | | | | |
| <i>Sec. 32.204 – Loan Production Office</i> | ✓ | | | |
| <i>Sec. 33.109 – Transactions with Management and Affiliates</i> | ✓ | | | |
| <i>Sec. 34.201 – Lending Limits</i> | ✓ | | | |
| <i>Sec. 34.203 – Loan Expenses and Fees</i> | ✓ | | | |
| <i>Sec. 34.204 – Lease Financing Transactions</i> | ✓ | | | |
| Texas Administrative Code | | | | |
| <i>7 TAC 12.1 – 12.10 – Lending Limits</i> | ✓ | | | |
| <i>7 TAC 12.11 – Calculation of Lending Limit</i> | ✓ | | | |
| <i>7 TAC 12.31 – Loans Secured by Affiliate Issued Securities</i> | ✓ | | | |
| <i>7 TAC 12.32 – Loan Fees and Charges</i> | ✓ | | | |
| FDIC Laws & Regulations | | | | |
| <i>Federal Deposit Insurance Act, Section 18(j) – Restrictions on Transactions with Affiliates and Insiders</i> | | ✓ | | |
| <i>12 CFR 308 Subpart R – Submission and Review of Safety and Soundness</i> | | ✓ | | |
| <i>12 CFR 323 – Real Estate Appraisals</i> | | ✓ | | |
| <i>12 CFR 337 – Unsafe and Unsound Banking Practices</i> | | ✓ | | |
| <i>12 CFR 364 – Standards for Safety and Soundness</i> | | ✓ | | |
| <i>12 CFR 365 – Real Estate Lending Standards</i> | ✓ | | | |
| Federal Reserve Laws & Regulations | | | | |

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

| CITE | ALL STATE BANKS | NON- FED MEM | STATE FED MEM | REF ONLY |
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| <p><i>12 USC 375 a & b – Purchases from Directors; Sales to Directors</i></p> <p><i>Sections 23A and B of the Federal Reserve Act – Restrictions on Transactions with Affiliates</i></p> <p><i>12 CFR 208 (Regulation H) Subpart C – Real Estate Lending</i></p> <p><i>12 CFR 208 (Regulation H) Appendix D-1 – Standards for Safety and Soundness</i></p> <p><i>12 CFR 213 (Regulation M) – Consumer Leasing</i></p> <p><i>12 CFR 221 (Regulation U) – Credit By Banks and Persons other than Brokers or Dealers for the Purpose of Purchasing or Carrying Margin Stock</i></p> <p><i>12 CFR 215 (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks</i></p> <p><i>12 CFR 225 (Regulation Y) Subpart G – Appraisal Standards for Federally Related Transactions</i></p> <p>Comptroller of the Currency Laws & Regulations</p> <p><i>12 CFR 32 – Lending Limits (applicable to state banks in certain instances)</i></p> | <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> | | <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> | |
| <p>POLICY ISSUANCES</p> <p>Department Policy Memorandum</p> <p><u>Regulatory Guidance 3010</u> - Effects of Financial Accounting Standard No. 166 on the Legal Lending Limit (09/13/2010)</p> <p><u>Regulatory Guidance 3009</u> – Loan Participation Risks (08/05/2009)</p> <p><u>Legal Opinion No. 08-03</u> – Application of Legal Lending Limits to the Guarantor of an Existing Loan and a Proposed New Loan (07/31/2008)</p> <p><u>Regulatory Guidance 3008</u> – Residential Mortgage Fraud (01/14/2008)</p> <p><u>News Release – Legislative Changes Affecting the Legal Limit Calculations</u> (08/17/2007)</p> <p><i>See Legal Opinions under Topic Index V. Legal Lending and Investment Limits in the Law and Guidance Manual</i></p> | <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> | | | |

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#14 – #15 - LOANS AND LEASES and LOAN REVIEW

| CITE | ALL STATE BANKS | NON- FED MEM | STATE FED MEM | REF ONLY |
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| <i>SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors</i> | ✓ | | | |
| <i>SM 1011 – Policy for Temporary Mortgage Purchase Programs</i> | ✓ | | | |
| FDIC Issuances | | | | |
| <u>FIL-90-2010</u> <i>Underwriting Standards for Small Business Loans Originated Under the Small Business Lending Fund Program (12/23/2010)</i> <u>Guidance</u> (12/23/2010) | ✓ | | | |
| <u>FIL-85-2010</u> <i>Prudent Management of Agricultural Credit Through Farming and Economic Cycles (12/14/2010)</i> | ✓ | | | |
| <u>PR-261-2010</u> <i>Final Appraisal and Evaluation Guidelines (12/02/2010)</i> | ✓ | | | |
| <u>FIL-46-2010</u> <i>Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Texas Affected by Hurricane Alex (08/05/2010)</i> | ✓ | | | |
| <u>PR-170-2010</u> <i>Federal Agencies Issue Final Rules to Implement S.A.F.E. Act Requirements for Registration of Mortgage Loan Originators (07/28/2010)</i> | ✓ | | | |
| <u>PR-155-2010</u> <i>Regulators Issue Statement to Assist Financial Institutions and Customers Affected by Deepwater Horizon Oil Spill (07/14/2010)</i> | | | | ✓ |
| <u>FIL-37-2010</u> <i>Alert on FHFA Statement Relative to Concerns with Certain Energy Lending Programs (06/07/2010)</i> | ✓ | | | |
| <u>FIL-23-2010</u> <i>Lapse of FEMA Authority to Issue Flood Insurance Policies (05/07/2010)</i> | ✓ | | | |
| <u>PR 29-2010</u> <i>Regulators Issue Statement on Lending to Creditworthy Small Businesses (02/05/2010) See also <u>FIL 5-2010</u></i> | ✓ | | | |
| <u>FIL-74-2009</u> <i>Regulation Z – Open-End Consumer Credit Changes: Notice of Statutory Amendment; Additional Guidance (12/23/2009)</i> | ✓ | | | |
| <u>FIL-67-2009</u> <i>Final Rule for Mortgages Modified Under the Making Home Affordable Program (11/27/2009)</i> | ✓ | | | |
| <u>FIL-64-2009</u> <i>Registration of Residential Mortgage Loan Originators (Part 365, Subpart B) (11/13/2009)</i> | ✓ | | | |
| <u>PR-204-2009</u> <i>Agencies Issue Final Rule for Mortgage Loans Modified Under the Home Affordable Mortgage Program (11/13/2009)</i> | ✓ | | | |
| / | | | | |
| <u>FIL-61-2009</u> <i>Guidance on Prudent Commercial Real Estate Loan Workouts (10-30-2009)</i> | ✓ | | | |

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#14 – #15 - LOANS AND LEASES and LOAN REVIEW

| CITE | ALL STATE BANKS | NON- FED MEM | STATE FED MEM | REF ONLY |
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| <u>PR-175-2009</u> <i>Credit Quality Declines in Annual Shared National Credits Review (9/24/09)</i> | ✓ | | | |
| <u>FIL-45-2009</u> <i>Support for Responsible Loss Mitigation Activities: Servicers' Obligations to Lienholders on Modifying Loans (08/06/2009)</i> | ✓ | | | |
| <u>FIL-42-2009</u> <i>Revised Interagency Questions and Answers Regarding Flood Insurance (07/21/2009)</i> | ✓ | | | |
| <u>FIL-36-2009</u> <i>Interim Final Rule for Mortgage Loans Modified Under the Making Home Affordable Program (06/26/2009)</i> | ✓ | | | |
| <u>FIL-19-2009</u> <i>Classification Treatment for High Loan-to-Value Residential Refinance Loans (04/30/2009)</i> | | ✓ | | |
| <u>FIL-88-2008</u> <i>Best Practices from the FDIC's Forum on Mortgage Lending for Low-and Moderate-Income Households (09/04/2008)</i> | | ✓ | | |
| <u>FIL-58-2008</u> <i>Home Equity Lines of Credit --Consumer Protection and Risk Management Considerations when Changing Credit Limits and Suggested Best Practices (06/26/2008)</i> | | ✓ | | |
| <u>FIL-22-2008</u> <i>FDIC Stresses Importance of Managing Commercial Real Estate Concentrations (3/17/2008)</i> | | ✓ | | |
| <u>FIL-114-2007</u> <i>Managing Risks Associated with Lapses in Flood Insurance Coverage (12/21/2007)</i> | ✓ | | | |
| <u>FIL-106-2007</u> <i>Mandatory Purchase of Flood Insurance – 2007 Edition of FEMA Booklet (12/06/2007)</i> | ✓ | | | |
| <u>FIL-76-2007</u> <i>Servicing for Mortgage Loans – Loss Mitigation Strategies (9/04/2007)</i> | ✓ | | | |
| <u>FIL-77-2007</u> <i>Servicing for Mortgage Loans – Supplemental Information for Loss Mitigation Strategies (9/04/2007)</i> | ✓ | | | |
| <u>FIL-68-2007</u> <i>Regulatory Relief Guidance to Help Financial Institutions and to Facilitate Recovery in Storm- and Flood- Affected Areas of Texas and Oklahoma (08/14/2007)</i> | | ✓ | | |
| <u>FIL-61-2007</u> <i>Regulatory Relief Guidance to Help Financial Institutions and to Facilitate Recovery in Storm- and Flood- Affected Areas of Oklahoma and Texas (07/06/2007)</i> | | ✓ | | |
| <u>PR-55-2007</u> <i>Federal Financial Regulatory Agencies Issue Final Statement on Subprime Mortgage Lending (06/29/2007)</i> | ✓ | | | |

REFERENCE MATERIAL

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#14 – #15 - LOANS AND LEASES and LOAN REVIEW

| CITE | ALL STATE BANKS | NON- FED MEM | STATE FED MEM | REF ONLY |
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| <u>PR-52-2007</u> <i>Final Guidelines to State Nonmember Banks on Affordable Small-Dollar Loans (06/19/2007)</i> | | ✓ | | |
| <u>PR-32-2007</u> <i>Federal Regulators Encourage Institutions to Work with Mortgage Borrowers Who are Unable to Make Their Payments (04/17/2007)</i> | ✓ | | | |
| <u>FIL-6-2007</u> <i>FDIC Supervisory Policy on Predatory Lending (1/22/2007)</i> | ✓ | | | |
| <u>PR-114-2006</u> <i>Final Guidance on Concentrations in Commercial Real Estate Lending (12/06/2006)</i> | ✓ | | | |
| <u>FIL-98-2006</u> <i>Updated Guidelines for An Environmental Risk Program (11/13/2006)</i> | ✓ | | | |
| <u>PR-86-2006</u> <i>Final Guidance on Nontraditional Mortgage Product Risks (09/29/2006)</i> | ✓ | | | |
| <u>FIL-53-2006</u> <i>Revisions to the Uniform Standards of Professional Appraisal Practice (6/23/2006)</i> | ✓ | | | |
| <u>FIL 51-2006</u> <i>Updated Standard Flood Hazard Determination Form (6/21/2006)</i> | ✓ | | | |
| <u>FIL 12-2006</u> <i>Hurricane Katrina Examiner Guidance: Interagency Supervisory Guidance for Institutions Affected by Hurricane Katrina (02/03/2006)</i> | ✓ | | | |
| <u>FIL-130-2005</u> <i>Guidance to Help Financial Institutions in Areas Affected by Wildfires (12/30/2005)</i> | ✓ | | | |
| <u>PR-114-2005</u> <i>Federal Agencies Finalize Fair Credit Reporting Act Rules on Medical Information (11/17/2005)</i> | ✓ | | | |
| <u>FIL 101-2005</u> <i>Regulatory Relief – Information for Bankers in Hurricane Affected Areas (related to appraisals) (10/07/2005)</i> | | ✓ | | |
| <u>FIL 90-2005</u> <i>Residential Tract Development Lending – Frequently Asked Questions – Interagency issuance. (9/08/2005)</i> | ✓ | | | |
| <u>FIL 39-2005</u> <i>Interagency Guidance on Accounting and Reporting for Commitments to Originate and Sell Mortgage Loans – Application of FAS No. 133, Accounting for Derivative Instruments and Hedging Activities (5/03/2005)</i> | ✓ | | | |
| <u>PR 44-2005</u> <i>Agencies Issue Credit Risk Management Guidance for Home Equity Lending (5/16/2005)</i> | ✓ | | | |

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#14 – #15 - LOANS AND LEASES and LOAN REVIEW

| CITE | ALL STATE BANKS | NON- FED MEM | STATE FED MEM | REF ONLY |
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| <u>FIL-20-2005</u> <i>Interagency Appraisal Regulations Frequently Asked Questions (3/22/2005)</i> | ✓ | | | |
| <u>FIL-14-2005</u> <i>Payday Lending Programs Revised Examination Guidance (3/2/2005)</i> | | ✓ | | |
| <u>FIL-11-2005</u> <i>Interagency Guidance on Overdraft Protection Programs (2/18/2005)</i> | ✓ | | | |
| <u>FIL 130-2004</u> <i>Fair and Accurate Credit Transactions Act - Effective Dates (12/13/2004)</i> | ✓ | | | |
| <u>FIL 70-2004</u> <i>Interagency Policy on the Classification of Assets and Appraisals of Securities (6/15/2004)</i> | ✓ | | | |
| <u>FIL 6-04</u> <i>Spousal Signature Provisions of Regulation B (1/13/2004)</i> | | ✓ | | |
| <u>FIL 5-04</u> <i>Amendments to Regulation B (Equal Credit Opportunity) (1/9/2004)</i> | | ✓ | | |
| <u>FIL 84-2003</u> <i>Appraiser Independence/ SR 03-18 Independent Appraisal and Evaluation Functions (10/28/2003)</i> | ✓ | | | |
| <u>PR 70-2003</u> - <i>FDIC Issues Examination Guidance for Payday Lending (7/2/2003)</i> | | ✓ | | |
| <i>Press Release-Regulation C (Home Mortgage Disclosure Act) (5/23/2003)</i> | | ✓ | | |
| <u>FIL 15-2003</u> <i>Mortgage Banking Activities (2/25/2003)</i> | | ✓ | | |
| <u>FIL 2-2003</u> <i>Account Management and Loss Allowance Guidance for Credit Card Lending (1/8/2003)</i> | | ✓ | | |
| <u>FIL 20-2001</u> <i>Statement on Appraisal Standards (3/7/2001)</i> | | ✓ | | |
| <u>FIL 9-2001</u> /FR SR 01-04 <i>Expanded Examination Guidance for Subprime Lending Programs (1/31/2001)</i> | | ✓ | ✓ | |
| <i>FDIC FIL 94-99/FR SR 99-26 High Loan-to-Value Residential Real Estate Lending (10/12/1999)</i> | | ✓ | ✓ | |
| <i>FDIC FIL 20-99/FR SR 99-6 Guidance on Subprime Lending (3/4/1999)</i> | | ✓ | ✓ | |
| <i>FIL 110-98 Acquisition, Development, and Construction Lending (10/8/1998)</i> | | ✓ | | |
| <i>FIL 44-97 Risks Associated with Sub-Prime Lending (5/2/1997)</i> | | ✓ | | |
| <i>FIL 36-97 Consumer Leasing Act (4/17/1997)</i> | | ✓ | | |

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

| CITE | ALL STATE BANKS | NON- FED MEM | STATE FED MEM | REF ONLY |
|--|-----------------------|--------------------|---------------------|-------------|
| <i>FIL 61-96 – Analysis and Classification of Agricultural Credits (8/9/1996)</i> | | ✓ | | |
| <i>FIL 5-95 Exceptions to Officer Loan Limits (1/5/1995)</i> | | ✓ | | |
| <i>FIL 14-93 Guidelines for An Environmental Risk Program</i> | | ✓ | | |
| Federal Reserve Issuances | | | | |
| <i>Press Release – Interim Final Rule on Real Estate Appraisal (10/18/2010)</i> | ✓ | | | |
| <i>SR-10-14 Implementation of Registration Requirements for Federal Mortgage Loan Originators (08/02/2010)</i> | | | ✓ | |
| <i>Press Release – Federal Reserve Approves Final Rules to Protect Credit Card Users from a Number of Costly Practices (01/12/2010)</i> | | | | ✓ |
| <i>Press Release – Agencies Issue Final Rules on Risk-Based Pricing Notices (12/22/2009)</i> | | | | ✓ |
| <i>SR 09-7 Prudent Commercial Real Estate Loan Workouts (10/30/2009)</i> | | | ✓ | |
| <i>Press Release – Board Issues Interim Final Rule Amending Credit Card Provisions of Regulation Z (Truth in Lending) (07/15/2009)</i> | | | ✓ | |
| <i>Press Release – Final Rule Amending Home Mortgage Provisions of Regulation Z (Truth in Lending) (07/14/2008)</i> | | | ✓ | |
| <i>Press Release - Final Rule to Implement Section 601 of the Financial Services Regulatory Relief Act of 2006 – Regulation O (05/29/2007)</i> | | | ✓ | |
| <i>Legal Interpretation – Application of Regulation O to Credit Cards Issued to Bank Insiders (05/22/2006)</i> | | | ✓ | |
| <i>SR 05-24 Interagency Questions and Answers to Financial Institutions in Response to Hurricanes Katrina and Rita (12/02/2005)</i> | | ✓ | ✓ | |
| <i>Press Release – Waiver of Appraisal Requirements for Financial Institutions Affected by Hurricanes Katrina and Rita (10/06/2005)</i> | | | ✓ | |
| <i>Press Release – Publication of Amendments Addressing Overdraft Protection, Regulation DD (5/19/2005)</i> | | | ✓ | |
| <i>SR 04-7 SEC Guidance on the Potential Liability of Financial Institutions for Securities Law Violations Arising from Deceptive Structures Finance Products and Transactions (5/14/2004)</i> | | | ✓ | |
| <i>Press Release-Truth in Lending (8/19/2003)</i> | | | ✓ | |
| <i>Press Release-Regulation C (Home Mortgage Disclosure Act) (5/23/2003)</i> | | | ✓ | |

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#14 – #15 - LOANS AND LEASES and LOAN REVIEW

| CITE | ALL STATE BANKS | NON- FED MEM | STATE FED MEM | REF ONLY |
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| <i>SR 03-4 Mortgage Banking Activities (2/25/2003)</i> | | | ✓ | |
| <i>SR 01-12 Loans Held for Sale (5/1/2001)</i> | | | ✓ | |
| <i>SR 99-25 Minimum Documentation Standards for Loan Line Sheets (9/29/1999)</i> | | | ✓ | |
| <i>SR 99-24 Loan Write-up Standards for Assets Criticized during Examinations (9/29/1999)</i> | | | ✓ | |
| <i>SR 98-18 Lending Standards for Commercial Loans (6/23/1998)</i> | | | ✓ | |
| <i>SR 95-36 Bank Lending Terms and Standards (6/19/1995)</i> | | | ✓ | |
| <i>SR 94-15 (FIS) Minimum Documentation Standards for Line Sheets (2/24/1994)</i> | | | ✓ | |
| <i>SR 93-26 Documentation of Loans to Small and Medium Sized Businesses and Farms (3/30/1993)</i> | | | ✓ | |
| <i>SR 93-33 Guidelines for Real Estate Lending Policies (3/11/1993)</i> | | | ✓ | |
| <i>SR 91-25 & 24 Policy Statement on the Review and Classification of Commercial Real Estate Loans (11/7/1991)</i> | | | ✓ | |
| FFIEC Issuances | | | | |
| <i>Press Release -Additional Guidance For Financial Institutions in Response to Hurricanes Katrina and Rita (10/06/2005)</i> | ✓ | | | |
| <i>Interagency Guidance on Overdraft Protection Programs (See FDIC FIL-11-2005)(2/18/2005)</i> | ✓ | | | |
| <i>PR 99-2003-Federal Agencies Publish Consumer Brochure on Predatory Lending (10/7/2003)</i> | ✓ | | | |
| <i>Interagency Guidelines for Real Estate Lending Policies (See FR-SR 93-33)</i> | ✓ | | | |
| <i>Interagency Statement on Sales of 100% Loan Participations (4-10-97) See OCC Bulletin 97-21</i> | ✓ | | | |
| <i>Interagency Policy Statement on the Review and Classification of Commercial Real Estate Loans (11-7-91) See SR 91-25 & 24</i> | ✓ | | | |
| Comptroller of the Currency Issuances | | | | |
| <i>OCC Handbook – Leveraged Lending (February 2008)</i> | | | | ✓ |

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#14 – #15 - LOANS AND LEASES and LOAN REVIEW

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| <u>OCC 2005-3</u> <i>Standards for National Bank's Residential Mortgage Lending Practices (2/2/2005)</i> | | | | ✓ |
| <i>Advisory Letter 2004-11 Electronic Consumer Disclosures and Notices(10/1/2004)</i> | | | | ✓ |
| <i>Advisory Letter 2004-10 Credit Card Marketing and Account Management Practices (9/14/2004)</i> | | | | ✓ |
| <i>OCC 2004-39 Risk Management Practices to Exercise when Purchasing Tax Lien Certificates (8/31/2004)</i> | | | | ✓ |
| <i>Advisory Letter 2004-8 Servicemembers Civil Relief Act (6/18/2004)</i> | | | | ✓ |
| <i>OCC 2004-9 Exemption and Threshold for Depository Institutions and Technical Changes (2/6/2004)</i> | | | | ✓ |
| <i>News Release 2004-3 Final Rules on National Bank Preemption and Visitorial Powers; Includes Strong Standard to Keep Predatory Lending out of National Banks (1/7/2004)</i> | | | | ✓ |
| <i>OCC 2003-40 Homeowners Protection Act of 1998 (9/16/2003)</i> | | | | ✓ |
| <i>Advisory Letter 2003-3 Avoiding Predatory and Abusive Lending Practices in Brokered and Purchased Loans (2/21/2003)</i> | | | | ✓ |
| <i>Advisory Letter 2000-10 Payday Lending (11/27/2000)</i> | | | | ✓ |
| <i>Advisory Letter 2000-7 Abusive Lending Practices (7/26/2000)</i> | | | | ✓ |
| <i>Advisory Letter 99-4 Leveraged Lending (5/30/1999)</i> | | | | ✓ |
| <i>Advisory Letter 96-7 – Credit Card Pre-Approved Solicitations (9/26/1996)</i> | | | | ✓ |
| <i>OCC Bulletin 98-10 Lending Limits (4/6/1998)</i> | | | | ✓ |
| <i>OCC Bulletin 97-21 Statement on Sales of 100% Loan Participations (4/10/1997)</i> | | | | ✓ |
| <i>Examining Circular 245 – Highly Leveraged Transactions (12/14/1988)</i> | | | | ✓ |
| <i>Examining Circular 229 – Capitalization of Interest (5/1/1985)</i> | | | | ✓ |
| <i>Banking Circular 255 – Troubled Loan Workouts and Loans to Borrowers in Troubled Industries</i> | | | | ✓ |
| <i>Agriculture Lending Handbook (12/1998)</i> | | | | ✓ |

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#14 – #15 - LOANS AND LEASES and LOAN REVIEW

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| <i>Loan Portfolio Management Handbook (4/1998)</i> | | | | ✓ |
| <i>Credit Card Lending Handbook (10/1996)</i> | | | | ✓ |
| <i>Commercial Real Estate and Construction Lending (11/1995)</i> | | | | ✓ |
| U.S. Treasury | | | | |
| <u>TG-48 Relief for Responsible Homeowners One Step Closer Under New Treasury Guidelines: With Detailed Program Requirements, Servicers Can Now Begin 'Making Home Affordable' Loan Modifications (03/04/2009)</u> | ✓ | | | |
| <u>Making Home Affordable – Summary of Guidelines (03/04/2009)</u> | ✓ | | | |
| <u>Home Affordable Modification Program Guidelines (03/04/2009)</u> | ✓ | | | |
| GENERALLY ACCEPTED ACCOUNTING PRINCIPLES | | | | |
| <u>FASB issued Accounting Standards Update (Update) No. 2011-02, Receivables (Topic 310): A Creditor's Determination of Whether a Restructuring Is a Troubled Debt Restructuring. (04/05/2011)</u> | ✓ | | | |
| <u>ASU 2010-18 Receivables (Topic 310): Effect of a Loan Modification When the Loan Is Part of a Pool That Is Accounted for as a Single Asset—a consensus of the FASB Emerging Issues Task Force (04/28/2010)</u> | ✓ | | | |
| <u>FASB Issues Statements 166 and 167 Pertaining to Securitizations and Special Purpose Entities (06/12/2009)</u> | ✓ | | | |
| <u>FASB Accounting Standards Codification™ (07/01/2009)</u> | ✓ | | | |
| <u>FASB Staff Position FAS 13-2 – Accounting for a Change or Projected Change in the Timing of Cash Flows Relating to Income Taxes Generated by a Leveraged Lease Transaction. Amends FASB No 13, Accounting for Leases (7/13/2006)</u> | ✓ | | | |
| <u>FSP SOP 94-6-1 Terms of Loan Products that May Give Rise to a Concentration of Credit Risk (12/19/2005)</u> | ✓ | | | |
| <u>FSP FIN 45-3 – Minimum Revenue Guarantees Granted to a Business or Its Owners (11/2005)</u> | | | | ✓ |
| <u>FAS 15 – Troubled Debt Restructuring</u> | ✓ | | | |
| <u>FAS 91 – Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans</u> | ✓ | | | |
| <u>FAS 114 – Accounting by Creditors for Impairment of a Loan (5/93)</u> | ✓ | | | |

REFERENCE MATERIAL

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#14 – #15 - LOANS AND LEASES and LOAN REVIEW

| CITE | ALL STATE BANKS | NON- FED MEM | STATE FED MEM | REF ONLY |
|---|-----------------------|--------------------|---------------------|-------------|
| <u>FAS 118</u> – Accounting by Creditors for Impairment of a Loan – Income Recognition and Disclosures (Amendment to FAS 114)(10/94) | ✓ | | | |
| OTHER RELATED MATERIAL | | | | |
| <u>2009 Mortgage Loan Fraud Study</u> - FinCEN Reports Suspicious Activity Related to Mortgage Fraud in 2009 (07/19/2010) | | | | ✓ |
| <u>Press Release</u> : FinCEN Warns Lenders to Guard Against Home Equity Conversion Mortgage Fraud Schemes (04/27/2010) | ✓ | | | |
| <u>FIN-2010-A005</u> : Advisory to Financial Institutions Filing Suspicious Activity Reports Regarding Home Equity Conversion Mortgage Fraud Schemes (04/27/2010) | ✓ | | | |
| <u>FinCEN Mortgage Fraud Report – Growth in Mortgage Repurchases Increases Fraud Detection</u> (02/25/2009) | | | | ✓ |
| <u>Texas Residential Construction Commission Revokes Registration of Austin Area Builder</u> (02/14/2008) | ✓ | | | |
| <u>CSBS and AARMR Issue Model Examination Guidelines for State-Licensed Subprime Mortgage Lenders and Mortgage Brokers</u> (07/31/2007) | | | | ✓ |
| <u>OTS Regulatory Bulletin RB 37-20</u> OTS Revises Examination Handbook on Mortgage Banking (07/31/2007) | | | | ✓ |
| <u>FinCEN Assessment Reveals Suspected Mortgage Loan Fraud Continues to Rise</u> (11/03/2006) | | | | ✓ |
| FEMA Revises Standard Flood Hazard Determination Form(6/21/2006) | | | | ✓ |
| <u>Non-Real Estate Consumer Lending Study</u> (4/15/2005) | | | | ✓ |
| Home Equity Lines of Credit Interpretation (2/20/2004) | | | | ✓ |
| Regulatory Bulletin-RB 32-30 Thrift Activities Regulatory Handbook Update (9/23/2003) | | | | ✓ |
| IBAT White Paper (June 1997): Home Equity: Making Lemonade from Lemons | | | | ✓ |